

Information to identify the case:

Debtor 1	<u>Jacqueline S. Stanger</u>		Social Security number or ITIN xxx-xx-2151
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	<u> </u>		EIN -----
	First Name	Middle Name	Last Name
United States Bankruptcy Court	District of New Jersey		
Case number:	<u>15-24802-MBK</u>		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Jacqueline S. Stanger

1/23/19

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
United States Bankruptcy Court
District of New Jersey

In re:
Jacqueline S. Stanger
Debtor

Case No. 15-24802-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: 3180W

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Total Noticed: 36

Date Rcvd: Jan 23, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 25, 2019.

db	Jacqueline S. Stanger, 212 Willow St., Delanco, NJ 08075-4538
515861171	Apex Asset Management, LLC, PO Box 5407, Lancaster, PA 17606-5407
515665636	+Mid-Atlantic Credit Co, 1002 W Ridge Pike, Conshohocken, PA 19428-1016
515816400	++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096 (address filed with court: Nationstar Mortgage, LLC, P.O. Box 619096, Dallas, TX 75261-9741)
515665638	+Nationstar, Bankruptcy Dept., PO Box 619094, Dallas, TX 75261-9094
515665639	+Office of the Sheriff - Burlington Count, P.O. Box 6000, 49 Rancocas Road, Mount Holly, NJ 08060-1317
517449005	Select Portfolio Servicing Inc., P.O. Box 65450 Salt Lake City, UT 84165-
515665640	+State of New Jersey Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245
517928173	+Towd Point Mortgage Trust 2017-FRE2, Serviced by Select Portfolio Servicing,, 3217 S. Decker Lake Dr., Salt Lake City, UT 84119-3284
517928174	+Towd Point Mortgage Trust 2017-FRE2, Serviced by Select Portfolio Servicing,, 3217 S. Decker Lake Dr., Salt Lake City, UT 84115, Towd Point Mortgage Trust 2017-FRE2, 84119-3284
515665642	+Township of Delanco, 770 Coopertown Rd, Delanco, NJ 08075-5250
515665643	#+Zucker Goldberg & Ackerman, LLC, 200 Sheffield Street, Suite 101, Mountainside, NJ 07092-2315

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Jan 23 2019 23:50:31 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jan 23 2019 23:50:28 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
515690910	EDI: GMACFS.COM Jan 24 2019 04:08:00 Ally Financial, PO Box 130424, Roseville, MN 55113-0004
515665627	+EDI: GMACFS.COM Jan 24 2019 04:08:00 Ally Financial, 200 Renaissance Ctr, Detroit, MI 48243-1300
515683303	EDI: AIS.COM Jan 24 2019 04:08:00 American InfoSource LP as agent for, T Mobile/T-Mobile USA Inc, PO Box 248848, Oklahoma City, OK 73124-8848
515665628	+E-mail/Text: bky@americanprofit.net Jan 23 2019 23:50:57 American Profit Recovery, 34405 W 12 Mile Rd Ste 3, Farmington Hills, MI 48331-5608
515665629	EDI: CAPITALONE.COM Jan 24 2019 04:08:00 Capital One Bank, 15000 Capital One Dr, Richmond, VA 23238
515715990	EDI: CAPITALONE.COM Jan 24 2019 04:08:00 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
515814830	EDI: BL-BECKET.COM Jan 24 2019 04:08:00 Capital One, N.A., c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
515665630	+EDI: CAPITALONE.COM Jan 24 2019 04:08:00 Capital One/Boscov, 26525 N Riverwoods Blvd, Mettawa, IL 60045-3440
515665631	+EDI: WFNNB.COM Jan 24 2019 04:08:00 Comenity Bank/Fashion Bug, Po Box 182272, Columbus, OH 43218-2272
515665632	+EDI: RCSFNBMARIN.COM Jan 24 2019 04:08:00 Credit One Bank Na, Po Box 98875, Las Vegas, NV 89193-8875
515665633	+EDI: IRS.COM Jan 24 2019 04:08:00 Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
515665634	+EDI: CBSKOHLS.COM Jan 24 2019 04:08:00 Kohls/CapOne, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
515871343	EDI: RESURGENT.COM Jan 24 2019 04:08:00 LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
515871308	EDI: MERRICKBANK.COM Jan 24 2019 04:08:00 Merrick Bank, c/o Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
515665635	+EDI: MERRICKBANK.COM Jan 24 2019 04:08:00 Merrick Bank, Po Box 9201, Old Bethpage, NY 11804-9001
515788103	+EDI: MID8.COM Jan 24 2019 04:08:00 Midland Credit Management, Inc., as agent for MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
515665637	+EDI: MID8.COM Jan 24 2019 04:08:00 Midland Funding, 8875 Aero Dr Ste 200, San Diego, CA 92123-2255
516928823	EDI: PRA.COM Jan 24 2019 04:08:00 Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
516928824	EDI: PRA.COM Jan 24 2019 04:08:00 Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
515906993	EDI: Q3G.COM Jan 24 2019 04:08:00 Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
517449006	+E-mail/Text: jennifer.chacon@spservicing.com Jan 23 2019 23:51:45 Select Portfolio Servicing Inc., P.O. Box 65450 Salt Lake City, UT 84165-, Select Portfolio Servicing Inc., P.O. Box 65450 Salt Lake City, UT 84165-0450
515665641	EDI: AISTMBL.COM Jan 24 2019 04:08:00 TMobile, PO Box 742596, Cincinnati, OH 45274-2596

TOTAL: 24

District/off: 0312-3

User: admin
Form ID: 3180W

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***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 25, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 23, 2019 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com

Albert Russo docs@russotrustee.com

Charles G. Wohlrab on behalf of Creditor Nationstar Mortgage LLC cwohlrab@logs.com,
njbankruptcynotifications@logs.com

Denise E. Carlon on behalf of Creditor Nationstar Mortgage LLC
bankruptcynotice@zuckergoldberg.com, bkgroup@kmllawgroup.com

Kevin M. Butterly on behalf of Creditor Nationstar Mortgage LLC kevinbutterly@gmail.com

Rebecca Ann Solarz on behalf of Creditor Nationstar Mortgage LLC rsolarz@kmllawgroup.com

Rebecca Ann Solarz on behalf of Creditor Towd Point Mortgage Trust 2017-FRE2
rsolarz@kmllawgroup.com

Thomas G. Egner on behalf of Debtor Jacqueline S. Stanger tegner@mcdowelllegal.com,
kgresh@mcdowelllegal.com; djamison@mcdowelllegal.com; lwood@mcdowelllegal.com; cgetz@mcdowelllegal.c
om; mfunk@mcdowelllegal.com; egnentr62202@notify.bestcase.com

TOTAL: 8